

In re:  
Oscar D. Franquie  
Monica I. Franquie  
Debtors

Case No. 17-13280-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Aug 24, 2021

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 7

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Oscar D. Franquie, Monica I. Franquie, 964 Granite Street, Philadelphia, PA 19124-1731
sgp	+ FRANCIS G. WENZEL, MUNLEY LAW PC, The Forum Plaza, 227 Penn Avenue, Scranton, PA 18503-1921

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 24 2021 23:31:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 24 2021 23:31:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Aug 24 2021 23:31:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	Email/Text: megan.harper@phila.gov	Aug 24 2021 23:31:00	City of Philadelphia, Law Department, c/o Megan N. Harper, 1401 JFK Blvd. Room 580, Philadelphia, PA 19102
cr	+ Email/PDF: gecsed@recoverycorp.com	Aug 24 2021 23:39:39	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 5

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 26, 2021

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2021 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Santander Bank N.A. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
JACK K. MILLER	on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com
JEROME B. BLANK	on behalf of Creditor Santander Bank N.A. paeb@fedphe.com
MARIO J. HANYON	on behalf of Creditor Santander Bank N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
MEGAN N. HARPER	on behalf of Creditor City of Philadelphia megan.harper@phila.gov karenablaylock@phila.gov
MICHAEL A. CATALDO2	on behalf of Joint Debtor Monica I. Franquie ecf@ccpclaw.com igotnotices@ccpclaw.com
MICHAEL A. CATALDO2	on behalf of Debtor Oscar D. Franquie ecf@ccpclaw.com igotnotices@ccpclaw.com
MICHAEL A. CIBIK2	on behalf of Joint Debtor Monica I. Franquie ecf@ccpclaw.com igotnotices@ccpclaw.com
MICHAEL A. CIBIK2	on behalf of Debtor Oscar D. Franquie ecf@ccpclaw.com igotnotices@ccpclaw.com
REBECCA ANN SOLARZ	on behalf of Creditor American Heritage Credit Union bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor AMERICAN HERITAGE CREDIT UNION bkgroup@kmlawgroup.com
THOMAS SONG	on behalf of Creditor Dovenmuehle Mortgage Inc. tomysong0@gmail.com
THOMAS SONG	on behalf of Creditor Santander Bank N.A. tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 15

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Oscar D. Franquie aka Oscar DeJesus Monica I. Franquie aka Monica Lawrence <u>Debtor(s)</u>	CHAPTER 13
AMERICAN HERITAGE CREDIT UNION <u>Movant</u> vs.	NO. 17-13280 MDC
Oscar D. Franquie aka Oscar DeJesus Monica I. Franquie aka Monica Lawrence <u>Debtor(s)</u>	11 U.S.C. Section 362
William C. Miller Esq. <u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$1,985.04**, which breaks down as follows;

Post-Petition Payments:	December 2020 though July 2021 at \$264.68/month
Suspense Balance:	(\$132.40)
<b>Total Post-Petition Arrears</b>	<b>\$1,985.04</b>

2. The Debtor(s) shall cure said arrearages in the following manner;

a) Within seven (7) days of the filing of this Stipulation, Debtor(s) shall tender a down payment of **\$400.00**.

b) Beginning August 30, 2021 and continuing through January 31, 2022, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$264.68** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the last day of each month, plus an installment payment of **\$264.17** towards the arrearages from September 2021 through January 2022 and of **\$264.19** for February 2022 on or before the last day of each month.

c) Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived .

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: July 30, 2021

/s/ Rebecca A. Solarz, Esquire  
Rebecca A. Solarz, Esq.  
Attorney for Movant

Date: 8-13-2021

Michael A. Cataldo  
Michael A. Cataldo Esq.  
Attorney for Debtor(s)

*\*No objection to its terms,  
without prejudice to any of  
our rights and remedies*

Date: August 23, 2021

/s/ Jack Miller, Esquire, for\*  
William C. Miller Esq.  
Chapter 13 Trustee

Approved by the Court this 24<sup>th</sup> day of August 2021. However, the court retains discretion regarding entry of any further order.

Magdeline D. Coleman  
Magdeline D. Coleman  
Chief U.S. Bankruptcy Judge